

LAW OFFICE OF GREGORY JAVARDIAN, LLC

BY: MARY F. KENNEDY, ESQUIRE

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Attorney for Citizens Bank, N.A. f/k/a RBS Citizens, N.A.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

David S. Goode, Jr.

Chapter 13 Proceeding

17-11523 MDC

Debtor(s)

CERTIFICATION OF DEFAULT

AND NOW, comes secured Creditor, Citizens Bank, N.A. f/k/a RBS Citizens, N.A. (Movant) by and through its counsel, Mary F. Kennedy, and files this Certification of Default to obtain an order for Relief from the Automatic Stay due to Debtor's failure to comply with the terms of the Stipulation resolving a Motion for Relief from Stay and avers the following:

1. On March 19, 2021, the attached Stipulation was approved by the Court. See Exhibit "A" attached.
2. Paragraph 2(d) of the Stipulation provides that "Commencing with the March 1, 2021 payment Debtor(s) shall resume and shall continue to make all regular post-petition mortgage payments when they are due in accordance with the said Note and Mortgage."
3. Paragraph 2(i) of the Stipulation requires the Debtor to comply with all conditions of the Stipulation and "if such payments or conditions are not timely made, Movant may provide the Debtor(s) and their counsel with fifteen (15) days written notice if default." If the default is not cured within fifteen (15) days the Stipulation provides that Movant may certify default to the Court and request the entry of an order granting Movant relief from the stay".
4. Debtor did not make payments as required by the Stipulation and on June 10, 2021 Movant sent a Notice of default to the Debtor and Debtor's Counsel, Brad J. Sadek, Esquire as required by paragraph 2(i) of the Stipulation. See Exhibit "B" attached.

5. As of the date of the filing of this Certification of Default Movant has not received the following payments that were due pursuant to the Stipulation:

3/1/2021 regular payment	\$724.33
4/1/2021 regular payment	\$724.33
5/1/2021 regular payment	\$724.33
6/1/2021 regular payment	\$724.33
7/1/2021 regular payment (This payment was not included in the Notice of Default but is now due)	\$724.33
Funds received 4/7/2021	-\$500.00
Funds received 4/7/2021	-\$225.00
Funds received 6/16/2021	-\$725.00
Attorney Fees for Notice of Default & Certification of Default	\$200.00
TOTAL	\$2,371.65

WHEREFORE, Movant respectfully requests this Honorable Court ORDER:

That Relief from the Automatic Stay be granted to Citizens Bank, N.A. f/k/a RBS Citizens, N.A. to proceed with foreclosure action to obtain all other Relief available under Non-Bankruptcy Law. And that Bankruptcy Rule 4001(a)(3) is not applicable, and Movant is allowed to immediately proceed with foreclosure and all other relief available under the non-Bankruptcy law.

Respectfully Submitted:

/s/ Mary F. Kennedy
Attorney for: Citizens Bank, N.A. f/k/a RBS
Citizens, N.A.
Attorney ID: 77149

Date: July 2, 2021